

In re:
Sandra Krevitz
Debtor

Case No. 23-10473-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 09, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2023:

Recip ID	Recipient Name and Address
db	Sandra Krevitz, 1730 Oakwood Terrace, Apt 10D, Penn Valley, PA 19072-1046
tr	++ SCOTT F WATERMAN CHAPTER 13 TRUSTEE, 2901 ST LAWERENCE AVE, SUITE 100, READING PA 19606-2265 address filed with court:, SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
14758072	Bryan J. Polas, Esq., Law Offices of Hayt, Hayt & Landau, LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: sgehringer@shawlaws.com	Mar 09 2023 23:53:00	STEPHEN F. GEHRINGER, Law Office of Bruce Shaw, 2735 Terwood Road, Willow Grove, PA 19090
tr	Email/Text: Info@ReadingCh13.com	Mar 09 2023 23:53:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Mar 09 2023 23:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 10 2023 04:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 09 2023 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Mar 09 2023 23:53:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14758068	+ EDI: BANKAMER.COM	Mar 10 2023 04:49:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14762877	EDI: BANKAMER.COM	Mar 10 2023 04:49:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14758069	+ EDI: TSYS2	Mar 10 2023 04:49:00	Barclays Bank, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
14758070	+ EDI: TSYS2	Mar 10 2023 04:49:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14758078	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 09 2023 23:53:00	Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
14758073	+ EDI: CAPITALONE.COM	Mar 10 2023 04:49:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14758076	+ EDI: CITICORP.COM		

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14758077	+ EDI: CITICORP.COM	Mar 10 2023 04:49:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14758080	+ EDI: CITICORP.COM	Mar 10 2023 04:49:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14761999	EDI: DISCOVER.COM	Mar 10 2023 04:49:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14758079	+ EDI: DISCOVER.COM	Mar 10 2023 04:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14758074	EDI: JPMORGANCHASE	Mar 10 2023 04:49:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14758075	EDI: JPMORGANCHASE	Mar 10 2023 04:49:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14763324	+ Email/Text: RASEBN@raslg.com	Mar 10 2023 04:49:00	Chase Mortgage, Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
14758081	+ Email/Text: bnc@nordstrom.com	Mar 09 2023 23:53:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14758082	+ Email/Text: EBN@orlans.com	Mar 09 2023 23:53:18	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14758071	Email/Text: Bankruptcy.Notices@pnc.com	Mar 09 2023 23:53:00	ORLANS, PC, PO Box 5041, Troy, MI 48007-5041
14758083	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 09 2023 23:53:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
14758084	+ EDI: RMSC.COM	Mar 09 2023 23:54:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14758085	+ EDI: RMSC.COM	Mar 10 2023 04:49:00	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14758086	Email/Text: vci.bkcy@vwcredit.com	Mar 10 2023 04:49:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14758087	+ EDI: WFFC2	Mar 09 2023 23:53:00	Volkswagon Credit, Inc., PO Box 3, Hillsboro, OR 97123
		Mar 10 2023 04:49:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2023 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION amps@manleydeas.com
LAUREN MOYER	on behalf of Creditor Select Portfolio Servicing as servicer for U.S. Bank National Association, not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R2, Mortgage-Backed lmoyer@friedmanvartolo.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Select Portfolio Servicing as servicer for U.S. Bank National Association, not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R2, Mortgage-Backed mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
STEPHEN F. GEHRINGER	on behalf of Debtor Sandra Krevitz sgehringer@shawlaws.com sgehringer@gehringerlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:	
Debtor 1: <u>Sandra Krevitz</u>	Social Security number or ITIN: xxx-xx-4390
First Name Middle Name Last Name	EIN: -- --
Debtor 2: _____	Social Security number or ITIN: _____
(Spouse, if filing) First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 2/17/23
Case number: 23-10473-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sandra Krevitz	
2. All other names used in the last 8 years		
3. Address	1730 Oakwood Terrace Apt 10D Penn Valley, PA 19072-1046	
4. Debtor's attorney Name and address	STEPHEN F. GEHRINGER Law Office of Bruce Shaw 2735 Terwood Road Willow Grove, PA 19090	Contact phone 267-374-4290 Email: sgehringer@shawlaws.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 3/9/23

For more information, see page 2

Case number **23-10473-pmm**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 6/20/23

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 4/28/23

Filing deadline: 8/16/23

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on:
5/31/23 at 10:00 AM , Location: **201 Penn Street, 4th Floor, Reading, PA 19601**

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.